

Extracts.

LOST HOURS.

I when the night that I keep
In a sad and solemn thing.
Where the old woman broods weep,
And the ferns lie withering.
For I past the years in long review,
The years I have trifled past,
The years when life was bright and new,
Ah, what have they brought at last?

And I cry, as I look at my drooping flowers,
My faded hopes, and my fading powers,
"Oh, my lost, lost hours!"
What a harvest might have been garnered in,
When the golden grain was wasted!
What a nectar of life it was mine to win,
When the draught was barely tasted!

What happy memories might have shone,
Should I have never known of sorrow,
What noble heights to rest upon,
If a stealer had not gained them so!
And I cry, as I look at my faded flowers,
"Rashness and folly, my lost, lost hours!"

LENDING AND BAR IN NEW YORK.

(Pall Mall Gazette, Nov. 21st)

The Reform movement in New York, as the passing indication evoked among decent people by the discovery of the Tammany frauds, was not a passing fancy, but a genuine one, as it was generally expected to end by those who knew the city. It is just two years since the Democratic party, as the accomplice and tool of the Tammany Ring, was in the power in State and city, and already it has been restored to much of its old supremacy in both. At this election which took place on the 4th November it carried everything before it in the city, and in the State, and in the administrative offices. In the State Legislature, indeed, the Republicans retain a majority, but it is a narrow one, and a concession may be made that the Tammany Ring is no more master of fate and so little a matter of practical importance, that the victory of one or other would hardly be deserving of the attention which it has attracted. The Tammany Ring is no more master of fate and so little a matter of practical importance, that the victory of one or other would hardly be deserving of the attention which it has attracted.

Most of our readers are aware that for nearly thirty years judges in New York, as in most other States, have been elected, just as members of the Legislature, by the people. This was a direct vote of the constituency. The practice was a necessary result of the Jeffersonian theory of popular sovereignty. That the Governor should appoint those who interpreted and administered the law, that to say, who determined the rights of every person in the community, was held to be a violation of democratic principles. It tended to fill the mind of the Governor, it was argued, with notions consistent enough with the position of a Divine right monarch, but totally incompatible with that of an elected servant of the people. It also tended to degrade the judge and to make the bar, as a whole, a servile. Moreover, it was said, the Governor might have private interests to subserve, might have a motive for appointing a corrupt or a partisan judge, but the people could have none; for it was they who would suffer if the law were unjustly administered. So, conclusive did the line of argument appear that in 1846 a constitutional amendment to the State of New York's resume that in future judges should be chosen by the people. Accordingly, the matter was referred to the people themselves to decide by a simple vote. The largest profession generally was opposed to the change, and so it was, but were most thoughtful men in every walk of life; but who dared openly to express doubts of the perfect fairness and purity of the people. So the change was made, and the people, without and without discussion, in a quiet and unobtrusive manner, before it began to bear its natural fruits. At first caution and tradition were too strong to allow of candidly being put forward by the bar and the judiciary, and still more by the order of popular election, and still more by the popular election. At the same time the political element became more and more potent in the subsequent of parties and the conduct of elections. In the end, the bar of New York became what we know it to be. One judge of the Supreme Court was notoriously in the pay of the late Mr. Fisk, and issued injunctions or registered decisions as the candidate's advantage required. Another made a side of appointing receivers, depriving owners of property, and the bar in general, and in sufficient form the substance of the evidence on which these judges were convicted and removed from office.

To check this dangerous state of things, the Constitutional Convention which assembled in 1868 inserted a clause in the revised Constitution empowering the Legislature of the State to submit the question to the people. Whether they would continue the elective system, or return to the old practice of appointments by the Governor. The politicians were in no hurry to make use of the power thus given them, for their judicial patronage was a more certain and thus any other at their disposal. In every country the bar is a powerful body, but it is especially powerful in America, where there is neither aristocracy nor a gentry, nor very much of hereditary wealth. In a country, indeed, that the bar of New York city is not the bar of the State, much less of the whole Union; still, it is a body of very great influence, and the election of judges is a means of preventing that influence from being used as it might be to break down the demoralizing power of the politician. Candidates are not free to offer money to the public; they must obtain a nomination from party caucus, and the man who aspires to nomination must stand well with the party managers. Again, it may safely be asserted that, were the judges really independent and fearlessly honest, Tammany frauds and out-of-house frauds would be impossible. But by means of caucuses and election the politicians are able to secure judges of a suitable kind. Therefore the political element, which for a vote on this subject as long as possible. But at last it was decided that the question should be put at the election which has taken place. With other interesting details, the same returned from all discussions of the matter. It was clearly not for their interest to direct public attention to it, and they took care not to do so. They were worked against the amendment in private very effectively. The press, too, with the exception of the Nation and the Tribune, gave little assistance, and the advocacy of this important reform fell almost entirely to the Bar Association. As a proof of how little public interest was excited by the question, nearly as it affected life and property, we may remind the reader that, numerous as have been the telegrams received from New York during the past fortnight, by no means have we been told expressly the result of the election on this point. The fact would be less significant had we had only the Bar Association's message, but the correspondent of the Times thought it worth while to telegraph that the Democrats had carried the State—a matter of supreme indifference, we should say, to money-making politicians, who, as the New York Herald of the 10th journal, except the few New Yorkers, it there were any, who happened to take an interest in the party struggle—but he did not take the trouble to add a single line to state that the judiciary amendment had been rejected. Such being the state of public feeling on the matter, we cannot wonder at the result. Meanwhile the last hope of redeeming New York from the corruption in which it has been lost, and we may expect to see Tammany flourishing again in all its old magnificence.

A ROMANTIC ELOPEMENT.

(Alls)

A projected elopement met with an interruption the other day, which made the termination all the more romantic. A young couple entered the arena at Omaha, and were assigned to the section designated for their elopement. So for the first time the young man and his bride party on the actual tour. The bride (for so the young lady was at once classified by the other lady passengers) was prepossessing, comely, and evidently devoted to her lover. The groom was young, tolerably handsome, and very proud of the trusting young woman smiling by his side, and so they passed the very delightful hours of the journey before reaching the Grand Island, but here their dream of happiness was suddenly disturbed. A middle-aged man, who had been sitting next to them, and who had been conversing with the young couple, there was a look of astonishment on the part of the young man, and a scream of terror on the part of the young lady. The intruder was the step-father of the young lady, who was not yet a bride, but hoped to be in a few days. He was a man of a stern and cold countenance, and he was now looking at the young couple with a look of intense dislike. He was a man of a stern and cold countenance, and he was now looking at the young couple with a look of intense dislike.

DOLLARIES OF THE TRICKS IN TRADE.

There is an amusing story in Boccaccio of the cook who served for his master's dinner a fine bird, which, though admirably prepared, had a striking odor, and which had only one leg. The master, who was a man of a stern and cold countenance, and he was now looking at the young couple with a look of intense dislike. The master, who was a man of a stern and cold countenance, and he was now looking at the young couple with a look of intense dislike. The master, who was a man of a stern and cold countenance, and he was now looking at the young couple with a look of intense dislike.

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INSURANCES.

BATAVIA SEA AND FIRE INSURANCE COMPANY.

THE Undersigned having been appointed Agents for the above Company, are prepared to grant Insurances on all LOCAL RISKS.

MARINE RISKS.

A Brokerage of Thirty-three and One-half per cent. will be allowed on all LOCAL RISKS.

FIRE RISKS.

Polices granted on First-class Buildings to an extent of \$20,000.

RUSSELL & Co., Agents.

11 Hongkong, 1st January, 1874.

CHINA AND JAPAN MARINE INSURANCE COMPANY.

NOTICE.

On and after this date, a Brokerage of Thirty-three and One-half per cent. (33 1/2%) will be allowed on ALL INSURANCES granted by this Agency.

Wm. FUSTAD & Co., Agents.

1861 Hongkong, 18th November, 1873.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY.

NOTICE.

THE Undersigned have been appointed Agents for the above Company, and are prepared to accept risks by first-class steamers and sailing vessels.

DODD & Co., Agents.

3rd 1874 Amoy, 14th November, 1873.

NOTICE.

ROYAL INSURANCE COMPANY.

THE Undersigned are prepared to grant Policies against Fire in the above Company at current rates, subject to a discount of 20 per cent.

ROB'T. WALKER & Co., Agents.

1617 Hongkong, 1st October, 1873.

QUEEN INSURANCE COMPANY.

NOTICE.

FROM this date, and until further notice, a Discount of Twenty per cent. (20%) will be returned on Insurances against Fire, effected with this Office.

EDWARD NORTON & Co., Agents.

1114 25th June, 1872.

IMPERIAL FIRE INSURANCE COMPANY.

NOTICE.

FROM this date, and until further notice, a Return of Twenty per cent. (20%) will be made on the Premium charged on all Insurances, effected with this Office, such Return being payable on the issue of the Policy.

GIBB, LIVINGSTON & Co., Agents.

118 Hongkong, 24th June, 1873.

IMPERIAL FIRE INSURANCE COMPANY.

NOTICE.

THE Undersigned having been appointed Agents for the above Company at this Port, are prepared to grant Policies against Fire to the extent of \$50,000 on Buildings or on Goods stored thereon.

GIBB, LIVINGSTON & Co., Agents.

11 Hongkong, 24th August, 1874.

INSURANCES.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

INCORPORATED BY ROYAL CHARTER AND SPECIAL ACT OF PARLIAMENT.

Established 1805.

CAPITAL—£2,000,000.

THE Undersigned, Agents at Hongkong for the above Company, are prepared to grant Policies against FIRE, to the extent of £10,000 on any Building, or on Merchandise in the same, at the following rates, subject to a discount of 20%.

Not exceeding 1 month, 1/10 of the annual rate.

Not exceeding 3 months, 1/5 of the annual rate.

Not exceeding 6 months, 1/4 of the annual rate.

Not exceeding 12 months, 1/3 of the annual rate.

Not exceeding 18 months, 1/2 of the annual rate.

Not exceeding 24 months, 2/3 of the annual rate.

Not exceeding 30 months, 3/4 of the annual rate.

Not exceeding 36 months, 4/5 of the annual rate.

Not exceeding 42 months, 5/6 of the annual rate.

Not exceeding 48 months, 6/7 of the annual rate.

Not exceeding 54 months, 7/8 of the annual rate.

Not exceeding 60 months, 8/9 of the annual rate.

Not exceeding 66 months, 9/10 of the annual rate.

Not exceeding 72 months, 10/11 of the annual rate.

Not exceeding 78 months, 11/12 of the annual rate.

Not exceeding 84 months, 12/13 of the annual rate.

Not exceeding 90 months, 13/14 of the annual rate.

Not exceeding 96 months, 14/15 of the annual rate.

Not exceeding 102 months, 15/16 of the annual rate.

Not exceeding 108 months, 16/17 of the annual rate.

Not exceeding 114 months, 17/18 of the annual rate.

Not exceeding 120 months, 18/19 of the annual rate.

Not exceeding 126 months, 19/20 of the annual rate.

Not exceeding 132 months, 20/21 of the annual rate.

Not exceeding 138 months, 21/22 of the annual rate.

Not exceeding 144 months, 22/23 of the annual rate.

Not exceeding 150 months, 23/24 of the annual rate.

Not exceeding 156 months, 24/25 of the annual rate.

Not exceeding 162 months, 25/26 of the annual rate.

Not exceeding 168 months, 26/27 of the annual rate.

Not exceeding 174 months, 27/28 of the annual rate.

Not exceeding 180 months, 28/29 of the annual rate.

Not exceeding 186 months, 29/30 of the annual rate.

Not exceeding 192 months, 30/31 of the annual rate.

Not exceeding 198 months, 31/32 of the annual rate.

Not exceeding 204 months, 32/33 of the annual rate.

Not exceeding 210 months, 33/34 of the annual rate.

Not exceeding 216 months, 34/35 of the annual rate.

Not exceeding 222 months, 35/36 of the annual rate.

Not exceeding 228 months, 36/37 of the annual rate.

Not exceeding 234 months, 37/38 of the annual rate.

Not exceeding 240 months, 38/39 of the annual rate.

Not exceeding 246 months, 39/40 of the annual rate.

Not exceeding 252 months, 40/41 of the annual rate.

Not exceeding 258 months, 41/42 of the annual rate.

Not exceeding 264 months, 42/43 of the annual rate.

Not exceeding 270 months, 43/44 of the annual rate.

Not exceeding 276 months, 44/45 of the annual rate.

Not exceeding 282 months, 45/46 of the annual rate.

Not exceeding 288 months, 46/47 of the annual rate.

Not exceeding 294 months, 47/48 of the annual rate.

Not exceeding 300 months, 48/49 of the annual rate.

Not exceeding 306 months, 49/50 of the annual rate.

Not exceeding 312 months, 50/51 of the annual rate.

Not exceeding 318 months, 51/52 of the annual rate.

Not exceeding 324 months, 52/53 of the annual rate.

Not exceeding 330 months, 53/54 of the annual rate.

Not exceeding 336 months, 54/55 of the annual rate.

Not exceeding 342 months, 55/56 of the annual rate.

Not exceeding 348 months, 56/57 of the annual rate.

Not exceeding 354 months, 57/58 of the annual rate.

Not exceeding 360 months, 58/59 of the annual rate.

Not exceeding 366 months, 59/60 of the annual rate.

Not exceeding 372 months, 60/61 of the annual rate.

Not exceeding 378 months, 61/62 of the annual rate.

Not exceeding 384 months, 62/63 of the annual rate.

Not exceeding 390 months, 63/64 of the annual rate.

Not exceeding 396 months, 64/65 of the annual rate.

Not exceeding 402 months, 65/66 of the annual rate.

Not exceeding 408 months, 66/67 of the annual rate.

Not exceeding 414 months, 67/68 of the annual rate.

Not exceeding 420 months, 68/69 of the annual rate.

Not exceeding 426 months, 69/70 of the annual rate.

Not exceeding 432 months, 70/71 of the annual rate.

Not exceeding 438 months, 71/72 of the annual rate.

Not exceeding 444 months, 72/73 of the annual rate.

Not exceeding 450 months, 73/74 of the annual rate.

Not exceeding 456 months, 74/75 of the annual rate.

Not exceeding 462 months, 75/76 of the annual rate.

Not exceeding 468 months, 76/77 of the annual rate.

Not exceeding 474 months, 77/78 of the annual rate.

Not exceeding 480 months, 78/79 of the annual rate.

Not exceeding 486 months, 79/80 of the annual rate.

Not exceeding 492 months, 80/81 of the annual rate.

Not exceeding 498 months, 81/82 of the annual rate.

Not exceeding 504 months, 82/83 of the annual rate.

Not exceeding 510 months, 83/84 of the annual rate.

Not exceeding 516 months, 84/85 of the annual rate.

Not exceeding 522 months, 85/86 of the annual rate.

Not exceeding 528 months, 86/87 of the annual rate.

Not exceeding 534 months, 87/88 of the annual rate.

Not exceeding 540 months, 88/89 of the annual rate.

Not exceeding 546 months, 89/90 of the annual rate.

Not exceeding 552 months, 90/91 of the annual rate.

Not exceeding 558 months, 91/92 of the annual rate.

Not exceeding 564 months, 92/93 of the annual rate.

Not exceeding 570 months, 93/94 of the annual rate.

Not exceeding 576 months, 94/95 of the annual rate.

Not exceeding 582 months, 95/96 of the annual rate.

Not exceeding 588 months, 96/97 of the annual rate.

Not exceeding 594 months, 97/98 of the annual rate.

Not exceeding 600 months, 98/99 of the annual rate.

Not exceeding 606 months, 99/100 of the annual rate.

Not exceeding 612 months, 100/101 of the annual rate.

Not exceeding 618 months, 101/102 of the annual rate.

Not exceeding 624 months, 102/103 of the annual rate.

Not exceeding 630 months, 103/104 of the annual rate.

Not exceeding 636 months, 104/105 of the annual rate.

Not exceeding 642 months, 105/106 of the annual rate.

Not exceeding 648 months, 106/107 of the annual rate.

Not exceeding 654 months, 107/108 of the annual rate.

Not exceeding 660 months, 108/109 of the annual rate.

Not exceeding 666 months, 109/110 of the annual rate.

Not exceeding 672 months, 110/111 of the annual rate.

Not exceeding 678 months, 111/112 of the annual rate.

Not exceeding 684 months, 112/113 of the annual rate.

Not exceeding 690 months, 113/114 of the annual rate.

Not exceeding 696 months, 114/115 of the annual rate.

Not exceeding 702 months, 115/116 of the annual rate.

Not exceeding 708 months, 116/117 of the annual rate.

Not exceeding 714 months, 117/118 of the annual rate.

Not exceeding 720 months, 118/119 of the annual rate.

Not exceeding 726 months, 119/120 of the annual rate.

Not exceeding 732 months, 120/121 of the annual rate.

Not exceeding 738 months, 121/122 of the annual rate.

Not exceeding 744 months, 122/123 of the annual rate.

Not exceeding 750 months, 123/124 of the annual rate.

Not exceeding 756 months, 124/125 of the annual rate.

Not exceeding 762 months, 125/126 of the annual rate.

Not exceeding 768 months, 126/127 of the annual rate.

Not exceeding 774 months, 127/128 of the annual rate.

Not exceeding 780 months, 128/129 of the annual rate.

Not exceeding 786 months, 129/130 of the annual rate.

Not exceeding 792 months, 130/131 of the annual rate.